

MONOGRAM CREDIT CARD BANK OF GEORGIA

P.O. BOX 103031
ROSWELL, GA 30076

Please direct any inquiries concerning this notice to the creditor whose name and address is located in the upper left hand corner. Requests for a copy of your credit report should be sent to the credit reporting agency listed in the bottom portion of this notice. If no agency is listed, a credit report was not utilized in making this decision.



EM05 9510

STEVEN G MILLETT
12449 SLATER ST.
OVERLAND PARK, KS 66213-4702

RE: REQUEST FOR CREDIT FROM MOBIL

01/15/05

1859

Monogram CreditCard Bank of Georgia has received your request for credit for the program named above. Regrettably, your request cannot be approved at this time.

A. EQUAL CREDIT OPPORTUNITY ACT NOTIFICATION

1.

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In reaching this decision, your request was judgmentally reviewed and denied for the following reason(s):
UNABLE TO VERIFY SOCIAL SECURITY NUMBER

2.

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In evaluating your request, a credit scoring system was used that meets the detailed standards for such systems set out in the regulation implementing the provisions of the Federal Equal Credit Opportunity Act.

This system assigns a point value to various items of information which, taken together, have been demonstrated to predict the statistical probability that a consumer will pay in accordance with the terms of the transaction requested. The points obtained for each factor or characteristic considered by the scoring system were added together and you did not achieve the approval score assigned by the system.

Since each category scored by the system contributed to the total score, no individual factor was solely responsible for your score being less than the approval score. Nevertheless, the factor(s) where you did not score well compared with other consumers have been determined and these factor(s) were:

The fact that a consumer does not achieve the minimum approval score required by the system does not constitute an adverse reflection on the consumer, but only represents our experience, on an overall statistical basis, with the various factors scored by the system.

B. FAIR CREDIT REPORTING ACT NOTIFICATION

1.

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If checked here, information contained in a credit report from a consumer reporting agency was relied on in whole or in part in reaching the decision indicated above. Accordingly, the following disclosure of the name and address of each consumer reporting agency furnishing a credit report in this instance is given in accordance with the Fair Credit Reporting Act. This agency (agencies) did not make the decision in this instance and is unable to provide you with the specific reasons for our action.

EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 2002
ALLEN, TX 75013
PHONE: 888-397-3742

EQUIFAX CREDIT INFORMATION SERVICES
1550 PEACHTREE STREET, MAILDROP H-13
ATLANTA, GA 30309
PHONE: 800-685-1111

(If more than one agency is disclosed herein and if box A.2. above is completed, the reason(s) shown in that box are based on the report provided by the first listed agency.)

2.

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If checked here, information from an outside source other than a consumer reporting agency was relied on in whole or in part in reaching our decision and the nature of this information is shown in box A.1. above.

The sponsor of the program named above may wish to make other arrangements to process your transaction and may contact you accordingly.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

01LPO003

YOURS VERY TRULY,
CREDIT MANAGER
MONOGRAM CREDIT CARD BANK OF GEORGIA

Millett00018